




**SIGNED THIS 21st day of December, 2023**

**THIS ORDER HAS BEEN ENTERED ON THE DOCKET.  
PLEASE SEE DOCKET FOR ENTRY DATE.**

  
Rebecca B. Connelly  
UNITED STATES BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA**

**IN RE:**

**TOMMY DEWAYNE DOBSON  
ANNE CHRISTINE DOBSON,  
Debtors.**

**: CASE NO. 23-60148  
: CHAPTER 11  
: JUDGE REBECCA CONNELLY**

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**ORDER CONFIRMING DEBTORS' PLAN  
OF REORGANIZATION UNDER 11 U.S.C. 1191(b)**

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This matter came before the Court on December 11, 2023 (the “Confirmation Hearing”), for the confirmation of the second amended plan of reorganization (including the nonmaterial modifications set forth in this Order, the "Plan") of Tommy Dewayne Dobson and Anne Christine Dobson, the Debtors and Debtors-In-Possession (the “Debtors”), filed with the Court on September 13, 2023, [Dkt No. 129]. The Court entered an Order on October 18, 2023, [Dkt No. 163] scheduling the Plan for a confirmation hearing and setting forth certain deadlines related to the submission of ballots and filing of objections by creditors or parties in interest (the “Noticing Order”). By Order entered October 30, 2023, [Dkt No. 185], the Court continued the confirmation hearing to December 11, 2023. Objections to confirmation were filed by United

States Trustee on October 10, 2023 [Dkt No. 160] and by Terry Lynn on October 10, 2023 [Dkt No. 159].

Having considered the the evidence introduced, and the arguments, statements and representations of counsel and parties in interest at the Confirmation Hearing, the Court hereby finds as follows:

A. This Court has jurisdiction over this case pursuant to 28 U.S.C. § 1334. Venue is proper in this Court pursuant to 28 U.S.C. §§ 1408 and 1409. This matter is a core proceeding as defined in 28 U.S.C. § 157(b)(2)(L);

B. Notice of the Confirmation Hearing, the Plan, and all other papers filed in support of confirmation of the Plan were served timely upon all creditors and other parties in interest in this bankruptcy case. Such notice and service were proper, adequate, reasonable, and effectuated in accordance with Rule 2002 of the Federal Rules of Bankruptcy Procedure and the Court's Noticing Order;

C. The Plan complies with the applicable provisions of the Bankruptcy Code, including each of the specific requirements of 11 U.S.C. §1190 and the applicable provisions of 11 U.S.C. §1123 for the contents of a subchapter v small business debtor reorganization plan;

D. The Debtors have complied with the applicable provisions of the Bankruptcy Code;

E. All of the applicable elements of 11 U.S.C. § 1129 required for confirmation of the Plan have been satisfied in order for the Plan to be confirmed under 11 U.S.C. § 1191(b);<sup>1</sup>

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<sup>1</sup> Confirmation under 11 U.S.C. § 1191(b) does not require compliance with 11 U.S.C. § 1129(a)(8), (10) and (15).

F. The Court finds that Atlantic Union Bank, the sole Class Two claimant under the Plan, has accepted the Plan notwithstanding the Debtors' receipt of its ballot accepting Plan after the deadline for the same;

G. The Plan does not discriminate unfairly and is fair and equitable with respect to each class of claims or interests that is impaired under and has not accepted the Plan;

H. The Plan has been proposed in good faith and not by any means forbidden by law;

I. Any payment made, or to be made, by the Debtors for services or for costs and expenses in, or in connection with, the case, or in connection with the Plan and incident to the case, has been approved by the Court or is subject to approval of the Court as reasonable;

J. The Debtors intend to pay in full all creditors holding claims entitled to priority pursuant to 11 U.S.C. §§ 507(a)(1) through (a)(9) of the Bankruptcy Code; and

K. Confirmation of the Plan is not likely to be followed by the liquidation, or the need for further financial reorganization, of the Debtors.

Upon the consideration by the Court of the proposed confirmation of the Plan after a hearing on the same, it is ORDERED, ADJUDGED AND DECREED that:

1. The respective objections filed by the United States Trustee at Docket No. 160 and by Terry Lynn at Docket No. 159 are each overruled.

2. The Plan complies with all applicable provisions of the Bankruptcy Code and applicable Bankruptcy Rules relating to confirmation and is hereby CONFIRMED under 11 U.S.C. § 1191(b).

3. All of the executory contracts and unexpired leases designated for assumption under the Plan shall be and hereby are assumed. Those executory contracts and unexpired leases that are not designated for assumption under the Plan or are not otherwise addressed by the terms

of this Order, shall be and hereby are rejected. The provisions of this Order shall not adversely affect any lease or executory contract assumed or rejected by prior order of this Court.

4. With respect to the Plan provisions related to the Shellpoint Mortgage Servicing (“Shellpoint”) claim, the Debtors and Shellpoint agree that the Plan is modified as follows. Article IV, Section 4.1.1 of the Plan provides for the treatment of Shellpoint and such Plan provisions are amended to include the following: (a) The sole impairment to the Shellpoint claim is the total contractual arrearage in the amount of \$15,334.13, less the Debtors’ installment payment for December, 2023, which the Debtors shall cure in full within 12 months of the Effective Date of Debtors’ Plan, with such full payment to include simple interest at 8.5% accruing from the Effective Date until the claim is satisfied. The contractual arrears will be cured in a lump sum payment. The Plan does not otherwise alter or impair any other term of the applicable loan documents (the “Loan Documents”) that otherwise determine the claim of Shellpoint as to the Debtors; (b) The Debtors stipulate to the allowance of Proof of Claim No. 40 as filed by Shellpoint and waive any objection to the same; (c) In addition to curing the arrears, all regular contract payments for the mortgage loan to Shellpoint secured by the Residence shall continue to be paid by the Debtors directly to Shellpoint until such time as Shellpoint’s claim is fully satisfied in accordance with the Loan Documents by the sale of the Residence or by other means. Notwithstanding the provision in Article VIII, Section 8.2 of the Plan that provides for the Debtors to receive 30 days’ notice of their alleged default in payments due under the Plan, nothing in the Plan or this Order alters the due dates, interest rate terms (other than set forth in 4(a)), above, or other contractual terms of the contractual payments required to be paid to Shellpoint per the Loan Documents.

5. Article I, Section 1.2.1 of the Plan provides for the sale of the Debtors' residence (the "Residence"), and such Plan provisions are amended to include the following: The sale of the Residence as contemplated by this Plan shall require the full payment of the allowed claims according to the payoff balances of the Class One and Class Two mortgage claim holders at the time of the sale of the Residence.

6. In Article III, Section 3.4 related to the elimination of classes for voting purposes, the words, "or as to which no vote is cast," are stricken from the Plan.

7. For the specific and limited purposes of determining the "nonexempt net proceeds" required in Section 8.2 in the Event of Default and the "nonexempt net proceeds" necessary to satisfy the Lump Sum Payment as defined in and required by Section 1.2.2 of the Plan, the Debtors do not assert their tenants by the entirety exemption in the proceeds of the sale of their Residence. For the avoidance of doubt, the Debtors preserve and do not waive their right to assert any tenants by the entirety exemption to which they may be entitled for any other purposes in this case, including but not limited to the conversion of the case or in the event the Plan is modified, or as may otherwise be asserted by the Debtors.

8. Subject to the requirements of the Plan as amended by this Order, the Debtors are hereby authorized to act as the disbursing agent for all payments remitted under this confirmed Plan on behalf of the Debtors.

9. The declaration signed pursuant to 28 U.S.C. § 1746 stating that all required funds have been distributed or identifying any defaults required by Article I, Section 1.8, shall also include a detailed ledger describing each payment made by the Debtors under the Plan as part of the distribution together with a copy of the monthly statement issued by the financial institution for the account on which payments were made, to the Subchapter V Trustee.

10. An Event of Default in Article VIII, Section 8.2, subparagraph (a) is amended and replaced with the following:

The failure of the Debtors to make any payment or distribution when due under the Plan or to provide the declaration and ledger required under Article I, Section 1.8, which failure shall continue for a period of thirty (30) days or more after written notice from a creditor or the Subchapter V Trustee to the Debtors and Debtors' counsel (in accordance with section 10.8 of this Plan if the notice is from a creditor or the Subchapter V Trustee) and also to the Subchapter V Trustee (if the notice is from a creditor) regarding the default; and,

11. In the event that the Debtors are granted a discharge, such discharge order shall not otherwise discharge the claim of Terry Lynn to the extent such claims is determined to be nondischargeable under the Adversary Proceeding Case No. 23-06013 that is currently pending and that was originally filed on May 4, 2023.

12. The Debtors and any other required party shall perform any act necessary for the consummation of the Plan.

13. The effective date (the "Effective Date") of the Plan shall be 30 days after the date of this Order confirming the Plan.

14. Any proof of claim objections must be filed within the later of 60 days of: (a) the Effective Date or (b) the filing of a proof of claim or amendment.

15. Requests for payment of administrative expense claims existing as of the Effective Date this Plan must be filed with the Bankruptcy Court and served on the Debtors no later than forty-five (45) days after the Effective Date.

**Any entity that is required to, but fails, to file a request for allowance of an administrative expense claim on or before the deadline referenced above shall be forever barred from asserting such administrative expense claim against the Debtors, and the holder thereof shall be enjoined from commencing or continuing any action, employment**

**of process, or act to collect, offset, or recover amounts asserted against the Debtors for such administrative expense claim.**

16. All professionals employed in this case pursuant to §§ 327, 328, or 1103 of the Bankruptcy Code, and/or the Subchapter V Trustee who may seek an award of a professional fee claim incurred through and including the Effective Date shall, unless otherwise ordered by the Bankruptcy Court, file their respective final applications for allowance of compensation for services rendered and reimbursement of expenses incurred by the date that is no later than forty-five (45) days after the Effective Date.

17. The Debtors have filed all required periodic operating reports due through the hearing on the confirmation of the Plan. The Debtors shall file operating reports for the period of December 1 through the Effective Date.

18. Upon completion of all payments under the Plan, Debtors shall file a notice of completion of all payments under the Plan and may file a motion for discharge, served on all holders of allowed claims, the Subchapter V Trustee and the United States Trustee, in which the Debtors shall certify that the Debtors (i) have satisfied the standards set forth in 11 U.S.C. § 1192 of the Code; and (ii) have completed all payments under the Plan due within the first 3 years of the Effective Date. Unless a party timely objects and the Court sustains the objection to the motion for discharge, the Debtors shall be granted a discharge.

19. The Subchapter V Trustee shall continue to serve in the Case until the Debtors are granted a discharge.

20. For the avoidance of doubt, as used in the Plan, the terms “Debtors,” “Debtors and/or Reorganized Debtors,” and “debtors and/or Reorganized Debtors” refer to the

Reorganized Debtors to the extent that the Plan provisions relate to post-confirmation matters or events.

21. The Court retains jurisdiction as set forth in the Plan.

IT IS FURTHER ORDERED that to the extent there are conflicting provisions in the Plan, this Order shall govern.

**\*\*END OF ORDER\*\***

I ask for this:

/s/ David Cox  
David Cox  
COX LAW GROUP, PLLC  
900 Lakeside Drive  
Lynchburg, VA 24501  
434-845-2600  
434-845-0727 fax  
*Counsel for the Debtors and Debtors in Possession*

Seen:

/s/ W. Joel Charboneau  
W. Joel Charboneau (VSB #68025)  
United States Department of Justice  
Office of The United States Trustee  
210 First Street, S.W., Suite 505  
Roanoke, Virginia 24011  
540-857-2699 (Office)  
Joel.Charboneau@usdoj.gov  
*Trial Attorney for the Office of the United States Trustee*

Seen without objection:

/s/ William E. Callahan, Jr.  
William E. Callahan, Jr.  
*Subchapter V Trustee*  
10 Franklin Road SE, Suite 900  
Roanoke, VA 24011  
540-983-9009  
Callahan@gentrylocke.com



Seen:

/s/ Terry Lynn

Terry Lynn, Esq. (VSB # 39926)  
Law Offices of Terry Lynn PLLC  
695 Bent Oaks Drive  
P.O. Box 374  
Earlsville, Virginia 22936  
Phone: (434) 964-9152  
Fax: (434) 964-9275  
terry@terrylynnlaw.com  
*Pro se*

Seen and agreed :

/s/ Barry Spear

Barry Spear  
BWW Law Group, LLC  
8100 Three Chopt Road, Suite 240  
Richmond VA 23229  
Tel: (804) 282-0463  
Cell: (804) 248-9778  
Fax: (804) 282-0541  
mailto:Barry.Spear@bww-law.com  
*Counsel to Shellpoint Mortgage Servicing*

United States Bankruptcy Court  
Western District of Virginia

In re:  
Tommy Dewayne Dobson  
Anne Christine Dobson  
Debtors

Case No. 23-60148-rbc  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0423-6

User: admin

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Date Rcvd: Dec 22, 2023

Form ID: pdf001

Total Noticed: 199

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Tommy Dewayne Dobson, Anne Christine Dobson, 91 Beaver Dam Court, Keswick, VA 22947-2186
cr	+ Ernest Maier, Inc., c/o Neal L Walters Esq, PO Box 2737, Charlottesville, VA 22902-2737
cr	#+ Louis R. Morris, 3190 Prestwick Place, Keswick, VA 22947-9114
cr	+ O'Toole Distribution Inc. d/b/a Pella Virginia, 2207 Station Road, Richmond, VA 23224, UNITED STATES 23234-5132
cr	+ Terry Lynn, The Law Offices of Terry Lynn PLLC, 695 Bent Oaks Drive, P.O. Box 374, Earlysville, VA 22936-0374
cr	+ Wilmington Trust, National Association, not in its, 8100 Three Chopt Rd., Suite 240, Richmond, VA 23229-4833
5133519	+ A G Dillard Inc., PO Box 7427, Charlottesville, VA 22906-7427
5133520	+ A. C. Fox Paving, 1605 Hunters Lodge Rd, Troy, VA 22974-4341
5133521	+ Advanced Concrete Foundation Inc., 3798 Three Notch Rd, Louisa, VA 23093-2719
5133522	+ Affordable Lawns & Landscapes LLC, 910 Thessalonina Rd, Bremono Bluff, VA 23022-2225
5133523	+ Airflow Systems, Inc., 1134 Rose Hill Drive, Charlottesville, VA 22903-5128
5133524	+ Al's Concrete Pumping, 9457 Cross Country Rd, Mineral, VA 23117-2900
5133525	+ Allied Portables, PO Box 93, Charlottesville, VA 22902-0093
5133528	+ Anthem Health, PO Box 11792, Newark, NJ 07101-4792
5149084	+ Aric Holsinger, 108 Bethany Lane, Crozet, Va 22932-1574
5133529	+ Aric and Lara Holsinger, 108 Bethany Lane, Crozet, VA 22932-1574
5164934	+ Atlantic Union Bank, PO Box 5568, Glen Allen, VA 23058-5568
5133533	+ Belew's Hauling & Excavating, 1891 Payne Mill Rd, Troy, VA 22974-3618
5133534	+ Better Living, Inc., PO Box 7627, Charlottesville, VA 22906-7627
5133535	+ Blue Ridge Soil Consulting Inc., PO Box 418, Ruckersville, VA 22968-0418
5133537	+ Bradley and Marcy Daniel, c/o James P. Cox III, Esq, 310 4th Street NE, PO Box 298, Charlottesville, VA 22902-0298
5133536	+ Bradley and Marcy Daniel, 938 Aperio Way, El Dorado Hills, CA 95762-7732
5133538	+ Brother2s Construction LLC, 3703 Lancaster Ring Rd., Fredericksburg, VA 22408-7710
5133539	+ Browns HVAC LLC, 2138 Martin Kings Rd, Scottsville, VA 24590-4261
5133540	+ C2C Resources, LLC, 1455 Lincoln Pkwy E Ste. 550, Atlanta, GA 30346-2288
5133545	+ CGM - Classic Granite & Marble, 1355 Anderson Hwy, Powhatan, VA 23139-8002
5150211	+ CHO Investments LLC, c/o Paul J. Feinman, Petty, Livingston, Dawson & Richards, P. O. Box 1080, Lynchburg, VA 24505-1080
5148536	+ CNH Industrial Capital America LLC, c/o Carl A. Eason, Esq., Wolcott Rivers Gates, 200 Bendix Road, Ste 300, Virginia Beach, VA 23452-1396
5133542	+ Cardinal Home Center, 322 Washington Street, Madison, VA 22727-3019
5133543	+ Carter Machinery Company, PO Box 751053, Charlotte, NC 28275-1053
5133548	+ Chris Neese Hauling & Excavating LLC, 1135 Tanbark Dr., Afton, VA 22920-2711
5133547	+ Chris and Helen Karls, 3154 Keswick Ln., Keswick, VA 22947-2707
5133549	+ Christopher P Hopkins, dba C&D Doors, 18278 Verling Dr., Gordonsville, VA 22942-8888
5133550	+ Clemente Roofing, 84 Jessica St, Crimora, VA 24431-2309
5133552	+ Commonwealth Building Materials, PO Box 935993, Atlanta, GA 31193-5993
5147909	+ Commonwealth Building Materials, Inc., c/o Paul J. Feinman, Petty, Livingston, Dawson & Richards, P. O. Box 1080, Lynchburg, VA 24505-1080
5133553	+ Creations Unlimited, Inc, PO Box 704, Stuarts Draft, VA 24477-0704
5139292	+ Creditors Collection Service, PO Box 21504, Roanoke, VA 24018-0152

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5133561 + DKP Contruction LLC, 13458 Lock Loop, Woodbridge, VA 22192-4447  
5133556 + Davenport & Valley Insulation, PO Box 534451, Atlanta, GA 30353-4451  
5133557 + David Roberts and David Spencer, 409 Fennel Rd, Crozet, VA 22932-2320  
5133558 + Davis Appliances LLC, 1202 E. High St., Charlottesville, VA 22902-4926  
5133559 + Davis Pest Management, 12331 Spotswood Trail, Ruckersville, VA 22968-2856  
5133560 + DeHaan & Bach, 25 Whitney Dr., Ste. #106, Milford, OH 45150-8400  
5139293 + Department of Motor Vehicles, 5517 S Laburnum Avenue, Richmond, VA 23231-4430  
5133562 + Dobson Homes, Inc., 91 Beaver Dam Ct., Keswick, VA 22947-2186  
5133564 + Eco Marble & Granite Inc., 4297 Carolina Ave, Richmond, VA 23222-1403  
5136788 + Ernest Maier Inc d/b/a Skyline Brick, c/o Neal L Walters, PO Box 2737, Charlottesville VA 22902-2737  
5136997 + Ernest Maier, Inc. dba Skyline Brick, c/o Neal L. Walters, Esquire, 418 East Water Street, Charlottesville, VA 22902-5242  
5133566 + Farrish Plumbing, 3796 Glenmore Rd, Scottsville, VA 24590-6364  
5133567 + Ferguson Enterprises, PO Box 417592, Boston, MA 02241-7592  
5147911 + Ferguson Enterprises, LLC, c/o Paul J. Feinman, Petty, Livingston, Dawson & Richards, P. O. Box 1080, Lynchburg, VA 24505-1080  
5133568 + Financial Recovery, Inc., PO Box 21107, Roanoke, VA 24018-0112  
5133569 + Fireside Hearth & Home, PO Box 414845, Elkridge, MD 21075  
5139294 + Fireside Hearth and Home, Attn: Kathy McKenzie, 6671 Santa Barbara Road #J, Elkridge, MD 21075-5842  
5133570 + Flameless Specialties Inc., 512 Brookway Dr., Charlottesville, VA 22901-3711  
5133571 + Foster Well & Pump Co., PO Box 260, Earlysville, VA 22936-0260  
5133573 + Frank & Debbie Hollowell, c/o Peter Caramanis, Esq, 200-C, 200 Garret St., Charlottesville, VA 22902  
5133572 + Frank & Debbie Hollowell, 560 Drumin Road, Keswick, VA 22947-9217  
5133574 + Fullerton & Knowles, 12642 Chapel Rd, Clifton, VA 20124-1953  
5133575 + Gene T. Gibson, dba Gibson Backhoe, c/o W. Jeffrey Dalton CPA, 3052 Berkmar Drive, Ste. A, Charlottesville, VA 22901-3406  
5147041 + Geoffrey J Elsie and Kristi L Elsie, 415 4th St NE, Charlottesville, VA 22902-4744  
5133576 + Gerald V 'Kirk' Hughes, dba Kirk Hughes & Associates, 220 East High St., Charlottesville, VA 22902-5177  
5133577 + Glen and Nancy Littlefield, 1936 Piper Way, Keswick, VA 22947-9107  
5133578 + Green For Life Environmental, 26999 Central Park Blvd Ste. 200, Southfield, MI 48076-4145  
5133579 + H&P Painting Services LLC, 924 Henry Ave., Charlottesville, VA 22903-5272  
5133580 + H&P Services, 924 Henry Ave., Charlottesville, VA 22903-5272  
5133581 + Homestead Building Systems, Inc., 10109 Piper Lane, Bristow, VA 20136-1418  
5133584 + Jamerson's Plumbing, 821 Self Rd, Scottsville, VA 24590-6376  
5133585 + Jason Williams, 4104 Ruritan Lake Rd, Palmyra, VA 22963-5027  
5162451 + Jeffrey S. Haynes, Haynes Patrick Law Group, P.C., 375 Four Leaf Lane, Suite 202, Charlottesville, VA 22903-6905  
5133586 + Jerry Sikman Flooring Inc., 1575 Overlook Dr, Charlottesville, VA 22903-9621  
5133587 + Jessica Primm, dba Jessica Primm Landscape Architecture, PO Box 1422, Charlottesville, VA 22902-1422  
5133590 + Jon and Pamela Freedman, c/o David W. Thomas, Esq, 310 4th Street NE, PO Box 298, Charlottesville, VA 22902-0298  
5137073 + Jonathan & Linda Alexander, c/o Stephan W. Milo, Esq., Wharton Aldhizer & Weaver PLC, 125 S Augusta St Ste 2000, Staunton, VA 24401-4386  
5133592 + Jonathan and Linda Alexander, c/o Kristina M. Hofmann, Esq., DeLoria & Hofmann LLP, 2216 Ivy Rd., Suite 202, Charlottesville, VA 22903-4966  
5133591 + Jonathan and Linda Alexander, 1042 Carodon Drive, Ruckersville, VA 22968-3185  
5147040 + Joseph W Wright III, 415 4th St NE, Charlottesville, VA 22902-4744  
5139295 + Juanita Haydel, 3405 Valewood Drive, Oakton, VA 22124-2225  
5149229 + LOUSIA COUNTY, HENRY B. WASH, TREASURER, 1 WOOLFOLK AVE, SUITE 202, LOUSIA, VA 23093-4278  
5133593 #+ Landscape Supply, PO Box 12706, Roanoke, VA 24027-2706  
5133594 + Lawrence Equipment, PO Box 335, Cloverdale, VA 24077-0335  
5133596 + Local Storage Fluvanna, 21 Burns Plaza, Palmyra, VA 22963-3170  
5133597 + Louis R. Morris, 1509 Kinross Lane, Keswick, VA 22947-9112  
5133598 + Louis R. Morris, c/o James P. Cox, Esq., 310 4th Street NE, PO Box 298, Charlottesville, VA 22902-0298  
5133599 + Luck Ecosystems, PO Box 22696, New York, NY 10087-2696  
5141477 + Luck Stone Corporation, Fullerton & Knowles, PC, 12642 Chapel Road, Clifton, VA 20124-1953  
5133600 + Luck Stone Corporation, PO Box 22696, New York, NY 10087-2696  
5133602 + MAUA, Inc., 181 Whitney Lane, Bumpass, VA 23024-3443  
5133601 + Marco Metals LLC, 4776 S. Valley Pike, Harrisonburg, VA 22801  
5144540 + Matthew D. Huebschman, 3807 Brandon Ave., Suite 2425, Roanoke, VA 24018-1445  
5133603 + Mayank and Sejal Gala, 131 Hancock Dr., Ruckersville, VA 22968-3553  
5133604 + Mayank and Sejal Gala, c/o Thaddeus L. Lyman, Esq., 619 E High St., Charlottesville, VA 22902-5135  
5146993 + Michael & Karen Littlefield, 1951 Lewis Mountain Road, Charlottesville, VA 22903-2436  
5133607 + Michael G and Karen R. Littlefield, 1951 Lewis Mountain Rd., Charlottesville, VA 22903-2436  
5139316 + Michael and Nina Murray, c/o Stephan W. Milo, Esq., Wharton Aldhizer & Weaver PLC, 125 S Augusta St Ste 2000, Staunton, VA 24401-4386  
5133606 + Michael and Nina Murray, c/o Michael E. Derdeyn, Esq, PO Box 2057, Charlottesville, VA 22902-2057  
5133605 + Michael and Nina Murray, 1619 Old Trail Drive, Crozet, VA 22932-3342

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5133608 + Miguel Navarro, dba First Class Painting, 1631 Crenshaw Court, Charlottesville, VA 22901-1382  
5133609 + Miguel Trujillo, dba M.T. Stone & Stucco LLC, 100 Dorset Court, Charlottesville, VA 22911-8336  
5133610 + Morris Tile, PO Box 6446, Richmond, VA 23230-0446  
5133611 + Nancy Mumm, Trustee, C/O Neal L Walters Esq, PO Box 2737, Charlottesville VA 22902-2737  
5133612 + O'Reilly Auto Parts, 1242 Richmond Rd., Charlottesville, VA 22911-3515  
5150260 O'Toole Distribution Inc. d/b/a Pella Virginia, Sands Anderson PC, Attn: Klementina V. Pavlova, Esq., P.O. Box 1998, Richmond, VA 23218-1998  
5133613 + O'Toole Distribution, Inc., 2207 Station Rd, Richmond, VA 23234-5132  
5133614 + Pedro Matias, 2480 Ponderosa Trail, Charlottesville, VA 22903-7829  
5133615 + Pella Windows & Doors, 2207 Station Road, North Chesterfield, VA 23234-5132  
5133616 Peter and Theresa Reines, 1406 Queenscroft, Keswick, VA 22947  
5139296 + Phydos Clinic, 1011 East Jefferson Street, Ste. 2, Charlottesville, VA 22902-5354  
5133617 + Plumb Line Foundations & Excavating, 91 Beaver Dam Ct, Keswick, VA 22947-2186  
5133618 + Precision Gass Piping LLC, 68 Branchland Court, Ruckersville, VA 22968-9545  
5133619 + Quarles Petroleum Inc., PO Box 745736, Atlanta, GA 30374-5736  
5133621 + RC Contractor LLC, 227 Shamrock Dr., Charlottesville, VA 22903-3736  
5133624 + RMC Design LLC, 4996 Fairwinds Ct, Crozet, VA 22932-3153  
5133622 + Rexel, Inc., 1197A 5th St. SW, Charlottesville, VA 22902-6466  
5133623 + Ricoh USA, Inc., PO Box 827577, Philadelphia, PA 19182-7577  
5133625 + Roy and Gary Whitley, 1775 Frays Ridge Crossing, Earlysville, VA 22936-1886  
5133626 + Ruben Matica Larrea, 360 Minor Ridge Rd, Charlottesville, VA 22901-1652  
5133628 + Salmon Masonry, Concrete Division, 14640 Jefferson Hwy, Bumpass, VA 23024-3520  
5140443 Sands Anderson PC, 1111 East Main Street, P.O. Box 1998, Richmond, VA 23218-1998  
5148997 + Scott and Kimberly Bolin, 152 Muirfield Dr, Ponte Vedre Beach, FL 32082-3932  
5133631 + Sherwin Williams Co, 12787 Booker T. Washington Hwy, Ste. 105, Hardy, VA 24101-3975  
5133632 + Skyline Brick, 4700 Annapolis Rd, Bladensburg, MD 20710-1202  
5133633 + Staples, 243 Ridge McIntire Rd, Charlottesville, VA 22903-5043  
5133634 Steve & Barbara Ryan, c/o Peter J. Caramanis, 200-C, 200 Garrett St., Charlottesville, VA 22902  
5139297 Steve & Barbara Ryan, c/o Peter J. Caramanis, Esq., 200-C, 200 Garrett Street, Charlottesville, VA 22902  
5133635 + Steve and Barbara Ryan, 8 Fleetwood Dr., Palmyra, VA 22963-2652  
5133639 + Sylvia Bailey, 4303 Ragged View Ct., Charlottesville, VA 22903-9338  
5133640 + T&A Drywall, 2495 Ponderosa Trail, Charlottesville, VA 22903-7829  
5133641 + T&N Printing, 205 12th Street NE, Charlottesville, VA 22902-5404  
5133643 + TC2 Design Inc., 261 Oak Park Rd, Ste. 201, Madison, VA 22727-4218  
5149231 + TROYS AUTO & DIESEL, 100 SHADWELL HEIGHTS ROAD, CHARLOTTESVILLE, VA 22911-3606  
5138219 + Terry Lynn, P.O. Box 374, Earlysville, VA 22936-0374  
5133644 + Terry Lynn, 4106 Earlysville Rd, Earlysville, VA 22936-2501  
5133645 + The Harriston Group LLC, PO Box 1084, Harrisonburg, VA 22803-1084  
5139298 + The Local Storage Group, 21 Burns Plaza, Palmyra, VA 22963-3170  
5133646 + The Luchair Co., 261 Thornrose Ave, Staunton, VA 24401-3168  
5133647 + The Sherwin Williams Co., 341 Towncenter Lane, Ste. 100, Charlottesville, VA 22911-5618  
5140548 + The Sherwin-Williams Company, c/o Solodar & Solodar, Attys, 4825 Radford Ave Suite 201, Richmond VA 23230-3532  
5133651 + Thomas Marsh, 76 Windy Acres Loop, Afton, VA 22920-2726  
5133648 + Thomas and Elizabeth Rollo, 6310 Indian Ridge Drive, Earlysville, VA 22936-1643  
5133650 + Thomas and Sally Daly, c/o James Hundley, Esq., 5501 Staples Mill Road, Richmond, VA 23228-5438  
5144209 + Thomas and Sally Daly, c/o Andrew S. Goldstein, PO Box 404, Roanoke, VA 24003-0404  
5133649 + Thomas and Sally Daly, 4 Dolphin Rd., New City, NY 10956-6307  
5133652 + Tiger Fuel Co., PO Box 1607, Charlottesville, VA 22902-1607  
5133653 + Town Flooring, 3285 Berkmar Dr, Charlottesville, VA 22901-1475  
5139299 Truist Bank, 214 N. Tyson Street, Charlotte, NC 28202  
5133654 Union Bank & Trust, 3643 S 48th Lincoln St., Lincoln, NE 68506  
5133657 + Van Der Linde Crane Services LLC, 3073 Craigs Store Road, Afton, VA 22920-2841  
5133658 Van Der Linde Recycling, 820 Hydraulic Rd, Ste. 1, Charlottesville, VA 22901  
5133660 + Virginia Asphalt Services Inc, 499 Burchs Creed Rd, Crozet, VA 22932-3606  
5133661 + Virginia Contractors Supply, Inc., 9106 Owens Drive, Manassas, VA 20111-4803  
5133662 + Wakefield Law, PLLC, 881 Harrison Street, SE, Leesburg, VA 20175-4033  
5133664 + White Cap, LP, PO Box 4852, Orlando, FL 32802-4852  
5192919 + Wilmington Trust, National, Association, not in its individual capac, BWW Law Group, LLC, 8100 Three Chopt Rd., Suite 240 Richmond, VA 23229-4833  
5133665 + Wilson Ready Mix, PO Box 1347, Harrisonburg, VA 22803-1347  
5147907 + Wilson Ready Mix, LLC, c/o Paul J. Feinman, Petty, Livingston, Dawson & Richards, P. O. Box 1080, Lynchburg, VA 24505-1080  
5133666 + Witmer's Boom Pumping LLC, 188 Coffman Rd, Weyers Cave, VA 24486-2108  
5133667 + Witmer's Concrete Pumping LLC, 188 Coffman Rd, Weyers Cave, VA 24486-2108

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5146240 #+ peter &amp; theresa reines, 3510 Wedgewood Ct, Keswick, VA 22947-9180

TOTAL: 160

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5133518	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 20:58:26	84 Lumber, PO Box 365, Eighty Four, PA 15330-0365
5139291	+ Email/Text: g20956@att.com	Dec 22 2023 20:49:00	AT&T, PO Box 6463, Carol Stream, IL 60197-6463
5133530	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 20:58:27	AT&T, PO Box 6241, Sioux Falls, SD 57117-6241
5133531	Email/Text: bankruptcy@atlanticunionbank.com	Dec 22 2023 20:49:00	Atlantic Union Bank, Attn: Bankruptcy Dept, PO Box 176, Blacksburg, VA 24063
5171333	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Dec 22 2023 20:58:31	Aidvantage on behalf of, Department of Education Loan Services, PO BOX 300001, Greenville, TX 75403-3001
5143470	Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 20:58:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5133526	+ Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 20:58:28	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
5139811	+ Email/Text: bankruptcy@atlanticunionbank.com	Dec 22 2023 20:49:00	Atlantic Union Bank, 1051 East Cary Street, Suite 1200, Richmond, VA 23219-4044
5133532	+ Email/Text: bankruptcy@bbandt.com	Dec 22 2023 20:49:00	BB&T, PO Box 580048, Charlotte, NC 28258-0048
5133544	Email/Text: fpdbankruptcynoticesgroup@cat.com	Dec 22 2023 20:49:00	CAT Financial, PO Box 13834, Newark, NJ 07188
5133551	+ Email/Text: nafaxhrbk@cnhind.com	Dec 22 2023 20:49:00	CNH Industrial Capital, PO Box 71264, Philadelphia, PA 19176-6264
5133555	Email/Text: bankruptcy@credcontrol.com	Dec 22 2023 20:49:00	Credit Control Corporation, Attn: Bankruptcy, PO Box 120570, Newport News, VA 23612
5133541	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 20:58:26	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
5133554	+ Email/Text: bankruptcy@credencerm.com	Dec 22 2023 20:49:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
5133563	Email/Text: DEbankruptcy@domenergy.com	Dec 22 2023 20:49:00	Dominion Energy, PO BOX 26543, Richmond, VA 23290
5144312	Email/Text: G06041@att.com	Dec 22 2023 20:49:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
5133565	+ Email/Text: bankruptcy@ercopco.com	Dec 22 2023 20:49:00	Elizabeth River Tunnels, 309 County St, Portsmouth VA 23704-3701
5133583	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 22 2023 20:49:00	Internal Revenue Service***, P O Box 7346, Philadelphia, PA 19101-7346
5133546	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2023 20:58:30	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
5140818	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 22 2023 20:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5171526	Email/Text: bkr@taxva.com	Dec 22 2023 20:49:00	Louisa County Treasurer, PO BOX 523, Louisa, VA 23294
5134976	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2023 20:58:21	LVNV Funding, LLC, Resurgent Capital Services,

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			PO Box 10587, Greenville, SC 29603-0587
5144108	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2023 20:49:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5133620	+ Email/Text: bknotice@raslavr.com	Dec 22 2023 20:49:00	RAS LaVrar, LLC, 1133 S. University Dr. 2nd Fl, Fort Lauderdale, FL 33324-3303
5133627	+ Email/PDF: pa_dc_claims@navient.com	Dec 22 2023 20:58:21	Sallie Mae, Inc, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
5133629	+ Email/Text: BCCSUBBANKRUPTCYEMAIL@sentara.com	Dec 22 2023 20:49:00	Sentara Martha Jefferson Hos., 500 Martha Jefferson Dr., Charlottesville, VA 22911-4668
5192861	+ Email/Text: ecfbnc@aldridgepite.com	Dec 22 2023 20:49:00	Shellpoint Mortgage Servicing, c/o Evan Durkovic, ALDRIDGE PITE, LLP, Six Piedmont Center, 3525 Piedmont Road N.E., Suite 700, Atlanta, GA 30305-1608
5133630	+ Email/Text: mtgbk@shellpointmtg.com	Dec 22 2023 20:49:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826
5133638	^ MEBN	Dec 22 2023 21:23:17	Sunbelt Rentals, PO Box 409211, Atlanta, GA 30384-9211
5133642	Email/PDF: ais.tmobile.ebn@aisinfo.com	Dec 22 2023 20:58:21	T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
5136883	Email/PDF: ebn_ais@aisinfo.com	Dec 22 2023 20:58:22	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
5135069	+ Email/Text: RPFBSCANNING@UVAHEALTH.ORG	Dec 22 2023 20:49:00	UVA MEDICAL CENTER, P.O. BOX 743977, ATLANTA, GA 30374-3977
5135068	+ Email/Text: RPFBSCANNING@UVAHEALTH.ORG	Dec 22 2023 20:49:00	UVA PHYSICIANS GROUP, P.O. BOX 743977, ATLANTA, GA 30374-3977
5133655	^ MEBN	Dec 22 2023 21:23:17	University of Virginia Health System, PO Box 743977, Atlanta, GA 30374-3977
5133656	+ Email/Text: va_tax_bk@harriscollect.com	Dec 22 2023 20:49:00	Va Department Of Taxation*, Attn: Bankruptcy, P O Box 2156, Richmond, VA 23218-2156
5133659	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 22 2023 20:49:00	Verizon****, 500 Technology Dr. # 550, Weldon Spring, MO 63304-2225
5135291	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2023 20:58:27	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St Louis Park, MN 55426-4938
5133663	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2023 20:58:30	Wells Fargo-pl&l, MAX F8234F-02F, PO Box 10438, Des Moines, IA 50306-0438
5150182	Email/Text: mtgbk@shellpointmtg.com	Dec 22 2023 20:49:00	Wilmington Trust, N.A. Trustee (See 410), c/o NewRez LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CNH Industrial Capital America LLC
cr		Elizabeth J Rollo
acc		Hoffman & Associates, PC
cr		Jonathan & Linda Alexander
cr		Mary Whitley
cr		Michael and Nina Murray
cr		Roy Whitley
cr		Shellpoint Mortgage Servicing

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cr		Thomas E Rollo
5140137		2207 Station Road, Richmond, VA 23224
5133636		Steve and Barbara Ryan, c/o Peter J. Caramanis, Esq.
cr	*+	Aric Holsinger, 108 Bethany Lane, Crozet, VA 22932-1574
cr	*+	Atlantic Union Bank, 1051 East Cary Street, Suite 1200, Richmond, VA 23219-4044
cr	*+	CHO Investments LLC, c/o Paul J. Feinman, Petty, Livingston, Dawson & Richards, PO Box 1080, Lynchburg, VA 24505-1080
cr	*+	Commonwealth Building Materials, Inc., c/o Paul J. Feinman, Petty, Livingston, Dawson & Richards, PO Box 1080, Lynchburg, VA 24505-1080
cr	*+	Ferguson Enterprises, LLC, c/o Paul J. Feinman, Petty, Livingston, Dawson & Richards, PO Box 1080, Lynchburg, VA 24505-1080
cr	*+	Thomas and Sally Daly, c/o Andrew S. Goldstein, PO Box 404, Roanoke, VA 24003-0404
cr	*+	Wilson Ready Mix, LLC, c/o Paul J. Feinman, Petty, Livingston, Dawson & Richards, PO Box 1080, Lynchburg, VA 24505-1080
5143471	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5149230	*+	LOUSIA COUNTY, HENRY B. WASH, TREASURER, 1 WOOLFOLK AVE, SUITE 202, LOUSIA, VA 23093-4278
5144109	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5133527	##+	Annie Hyder, 3679 Red Foz Lane, Keswick, VA 22947-2623
5133582	##+	HydroGeo Environmental LLC, 418 East Main St, Charlottesville, VA 22902-5236
5133588	##+	John and Lina McMurry, 2350 N. Spring Ct., Lafayette, CO 80026-2738
5133589	##+	Jon and Pamela Freedman, 3300 Rosewood Ln., Charlottesville, VA 22903-9359
5133595	##+	LC Marshall & Sons Landscaping, 432 Mosely Drive, Charlottesville, VA 22903-4310
5133637	##+	Story House Real Estate, Kristin Sorotki, 2248 Ivy Rd, Charlottesville, VA 22903-4977
5133668	##+	Yan L. Chan, dba DD&T Custom Woodworking, Inc., 792 S. Villier Court, Virginia Beach, VA 23452-3848

TOTAL: 11 Undeliverable, 10 Duplicate, 7 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2023 at the address(es) listed below:**

Name	Email Address
Andrew S Goldstein	on behalf of Creditor Thomas and Sally Daly agoldstein@mglspc.com agoldstein@mglspc.com
Barry Spear	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity but solely as trustee for Sequoia Mortgage Trust 2017-5 c/o Shellpoint Mortgage Servicing barry.spear@bww-law.com, Bankruptcy@bww-law.com
Carl A Eason	on behalf of Creditor CNH Industrial Capital America LLC bankruptcy@wolriv.com
Corey Simpson Booker	on behalf of Creditor Atlantic Union Bank corey.booker@atlanticunionbank.com
H. David Cox	on behalf of Debtor Tommy Dewayne Dobson ecf@coxlawgroup.com CoxLawGroup@jubileebk.net
H. David Cox	on behalf of Defendant Anne Christine Dobson ecf@coxlawgroup.com CoxLawGroup@jubileebk.net
H. David Cox	on behalf of Joint Debtor Anne Christine Dobson ecf@coxlawgroup.com CoxLawGroup@jubileebk.net

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H. David Cox

on behalf of Defendant Tommy Dewayne Dobson ecf@coxlawgroup.com CoxLawGroup@jubileebk.net

Hannah W. Hutman(436156)

hhutman@hooverpenrod.com VA47@ecfbis.com;jwhite@hooverpenrod.com

Hannah W. Hutman(436156)

on behalf of Interested Party Hannah W. Hutman(436156) hhutman@hooverpenrod.com  
VA47@ecfbis.com;jwhite@hooverpenrod.com

Klementina Vasileva Pavlova

on behalf of Creditor O'Toole Distribution Inc. d/b/a Pella Virginia kpavlova@sandsanderson.com sryan@sandsanderson.com

Neal L. Walters

on behalf of Plaintiff Nancy Mumm nwalters@scottkroner.com

Neal L. Walters

on behalf of Creditor Ernest Maier Inc. nwalters@scottkroner.com

Paul J Feinman

on behalf of Creditor Commonwealth Building Materials Inc. pfeinman@pldrllaw.com,  
p.j.feinman@gmail.com;cread@pldrllaw.com

Paul J Feinman

on behalf of Creditor Wilson Ready Mix LLC pfeinman@pldrllaw.com, p.j.feinman@gmail.com;cread@pldrllaw.com

Paul J Feinman

on behalf of Creditor CHO Investments LLC pfeinman@pldrllaw.com p.j.feinman@gmail.com;cread@pldrllaw.com

Paul J Feinman

on behalf of Creditor Ferguson Enterprises LLC pfeinman@pldrllaw.com, p.j.feinman@gmail.com;cread@pldrllaw.com

Stephan W. Milo

on behalf of Creditor Jonathan & Linda Alexander smilo@wawlaw.com  
cholsing@wawlaw.com;ewilson@wawlaw.com;hvanlear@wawlaw.com;egindhart@wawlaw.com;milosr83055@notify.bestcase.com

Stephan W. Milo

on behalf of Creditor Michael and Nina Murray smilo@wawlaw.com  
cholsing@wawlaw.com;ewilson@wawlaw.com;hvanlear@wawlaw.com;egindhart@wawlaw.com;milosr83055@notify.bestcase.com

Terry Lynn

on behalf of Plaintiff Terry Lynn terry@terrylynnlaw.com

Terry Lynn

on behalf of Creditor Terry Lynn terry@terrylynnlaw.com

USTrustee

USTPRegion04.RN.ECF@usdoj.gov

W. Joel Charboneau

joel.charboneau@usdoj.gov

William E. Callahan[Ch.11], Jr.

callahan@gentrylocke.com knicely@gentrylocke.com;VA45@ecfbis.com

William E. Callahan[Ch.11], Jr.

on behalf of Trustee William E. Callahan[Ch.11] Jr. callahan@gentrylocke.com, knicely@gentrylocke.com;VA45@ecfbis.com

TOTAL: 25